

GMAC  
3451 Hammond Ave  
PO Box 780  
Waterloo, IA 50704-0780

**GMAC Mortgage**

October 12, 2011

05/23/11 10:00:3 0008158 20111013 GJ2NC103 GMACDUPL 1 OZ DOM GJ2NC10000\* 180275 DM



INMER E CAMPOS-CARRANZA  
3207 BERKLEY LN  
WOODBIDGE VA 22193-1305



RE: Account Number [REDACTED] 9512  
Property Address 3207 BERKLEY LN  
WOODBIDGE VA 22193

Dear INMER E CAMPOS-CARRANZA:

We have not received your mortgage payments for the months of 09/01/11 through 10/01/11. This means your account is now in default. This is a demand for payment of the total amount due as of October 12, 2011:

Payments	\$ 2301.58
Late charges	\$ 230.68
Fees, costs, and other	\$ 311.46
accrued to date	
Suspense	\$ - 632.96
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Total Amount Due	\$ 2210.76

To avoid foreclosure, you need to pay this amount no later than 30 days from the date of this notice. You also need to pay for all additional payments and fees that accumulate during this period.

Unless we receive full payment of all past-due amounts within 30 days from the date of this notice, we will require immediate payment of your entire loan and begin foreclosure proceedings. This could result in the loss of your home. You may have the right to bring a court action to challenge the default, or assert other defenses to immediate payment and sale that may be available in your mortgage documents or under state law.

If your payment is not accepted for any reason or your payment is for less than the total amount due (which we may accept without waiving any of our rights), this matter will not be resolved.

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Account Number [REDACTED] 9512

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Once in foreclosure, you have the right to reinstate your account up to five days before the foreclosure sale of your home if: 1) you pay the total amount due plus any fees, costs, and other amounts that accumulate through the reinstatement date, and 2) you take any other action reasonably required by us to assure the security of the property. Your obligations under the loan documents will still apply during this time.

Your credit rating may be negatively affected if you do not resolve this matter. We may visit your property from time to time to determine its condition and occupancy status. You will be responsible for the costs of these inspections.

HUD-approved counseling is available on FHA guaranteed loans by calling 1-800-569-4287. If you would like to discuss this letter, we encourage you to contact our loan counselors immediately at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Sincerely,

Collection Department  
Loan Servicing

Please Note:

This is an attempt to collect a debt and any information obtained will be used for that purpose.

If you have filed for bankruptcy and your case is still active or if you have received an order of discharge, please be advised that this is not an attempt to collect a pre-petition or discharged debt. Any action taken by us is for the sole purpose of protecting our lien interest in your property and is not to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice.

If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance with your Chapter 13 Plan and disregard this notice.

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